

Form B18 (Official Form 18)(9/97)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI**

FILED

Case No. 05-21600-drd

Chapter 7

10/10/05

Clerk, U.S. Bankruptcy Court
Western District of Missouri

In re: (Name of Debtor)
Paul Gilbert Parker II
804 Ruth Ann, Apt. 6B
Sedalia, MO 65301

Social Security No.:
xxx-xx-5891

Tax ID No.

DISCHARGE OF DEBTOR

It appearing that a petition commencing a case under Title 11, United States Code, was filed by or against the person(s) named above on 6/24/05 , and that an order for relief was entered under Chapter 7 and that no complaint objecting to the discharge of the debtor was filed within the time fixed by the court [or that a complaint objecting to discharge of the debtor was filed, and after due notice and hearing, was not sustained];

IT IS ORDERED THAT :

1. The above-named debtor(s) is released from all dischargeable debts.
2. Any judgment heretofore or hereafter obtained in any court other than this court is null and void as a determination of the personal liability of the debtor with respect to any of the following:
 - (a) debts dischargeable under 11 U.S.C. Sec. 523;
 - (b) unless heretofore or hereafter determined by this court to be nondischargeable, debts alleged to be exempted from discharge under clauses (2),(4),(6) and (15) 11 U.S.C. Sec. 523(a);
 - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order and all creditors whose judgments are declared null and void by paragraph 2 above are enjoined from instituting or continuing any action or employing any process or engaging in any act to collect such debts as personal liabilities of the above-named debtor.

BY THE COURT

Dated: 10/10/05

/s/ Dennis R. Dow
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0866-2
Case: 05-21600

User: admin
Form ID: bl8

Page 1 of 1
Total Served: 33

Date Rcvd: Oct 11, 2005

The following entities were served by first class mail on Oct 13, 2005.

db +Paul Gilbert Parker, II, 804 Ruth Ann, Apt. 6B, Sedalia, MO 65301-2282
aty +Myron Jay McNeal, 209 E. 6th Street, Sedalia, MO 65301-4512
tr +Janice A. Harder, 11 N. 5th St., Columbia, MO 65201-4418
smg Missouri Department of Revenue, General Counsel's Office, P.O. Box 475,
Jefferson City, MO 65105-0475
11322400 +American Home Assurance Co, PO Box 15510, Wilmington, DE 19850-5510
11322401 +Bick Broadcast Company, 2209 S. Limit, Sedalia, MO 65301-6950
11322402 +Cole Camp Auto Part, 105 East Main PO Box 61, Cole Camp, MO 65325-0061
11322403 +Cole Camp Pharmacy, 106 S. Muphe PO Box 100, Cole Camp, MO 65325-0100
11322404 +Cole Camp Water, PO Box 36, Cole Camp, MO 65325-0036
11322405 +Columbia House, PO Box 1114, Terre Haute, IN 47811-1114
11322406 +Community Tire, 3800 North Broadway, St. Louis, MO 63147-3470
11322407 +David E. Jackson, 33625 Rush Rd., Stover, MO 65078-4302
11322408 +Direct TV, PO Box 361373, Columbus, OH 43236-1373
11322409 +Family Eye Clinic, 3403 W. 10th, Sedalia, MO 65301-2112
11322410 +Heet Gas Company, PO Box 190, Cole Camp, MO 65325-0190
11322411 IRA Palmer, RR3, Cole Camp, MO 65325
11322412 +Jim's Tire Service, 5245 S. Limit, Sedalia, MO 65301-0543
11322413 +Jims Tire Service, 5245 S. Limit, Sedalia, MO 65301-0543
11322414 +John Deere Credit, Dept 77175 PO Box 7700, Detroit, MI 48277-0001
11322415 LTD Commodities, PO Box 702, Bannockburn, IL 60015-0702
11322416 +Mora Lumber Co, 26070 Mora Rd., Mora, MO 65345-2002
11322417 Orchard Bank, PO Box 5222, Carol Stream, IL 60197-5222
11322418 +Oreilly Auto Parts, PO Box 9464, Springfield, MO 65801-9464
11322419 QWest Phone Co., PO Box 856169, Louisville, KY 40285-6169
11322420 +Sedalia News, PO Box 1086, Sedalia, MO 65302-1086
11322421 Sharon Johnson, 201 S. U.S 65 Hwy, Lincoln, MO 65338
11322422 +Sheryl Ann Parker, 33625 Rush Road, Stover, MO 65078-4302
11322423 +Snap On Credit, 10035 Lake View Ave., Lenexa, KS 66219-2501
11366402 +Snap-on Credit LLC, 950 Technology Way, Ste 301, Libertyville, IL 60048-5339
11322424 +Sprint, PO Box 219505, Kansas City, MO 64121-9505
11322425 +T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596
11322426 +The Citizen's Farmer Bank, PO Box 219, Cole Camp, MO 65325-0219
11322427 +Tom Schroeder, PO Box 119, Cole Camp, MO 65325-0119

The following entities were served by electronic transmission on Oct 12, 2005 and receipt of the transmission was confirmed on:

11322417 EDI: HFC.COM Oct 11 2005 22:05:00 Orchard Bank, PO Box 5222, Carol Stream, IL 60197-5222
TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Snap-on Credit LLC, 950 Technology Way, Ste 301, Libertyville, IL 60048-5339

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2005

Signature:

